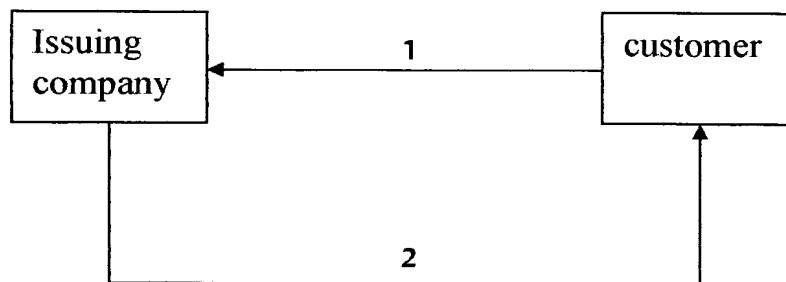


D. K.
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drawings

stage A – purchasing the card from the issuing company

1. A customer contacts the issuing company preferably by the telephone or through the internet requesting the issuing company to issue for himself a card contained with a certain amount of money.
2. the issuing company, issues the card for the customer, by generating a card number, an identifying code or codes and a changing code. The company delivers to the customer his new card number, identifying code or codes and the changing code.

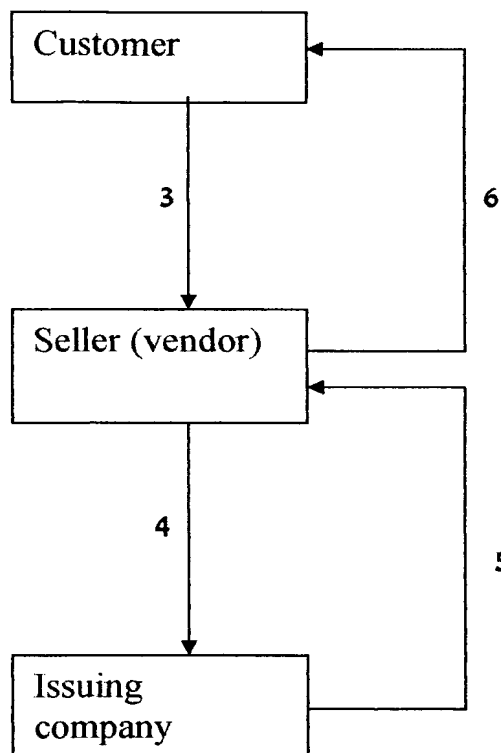


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Stage B – executing a purchase with the card

3. A customer contacts the a vendor and asks to purchase a certain product or service. The customer submits the card number and the relevant identifying code to the vendor.
4. The vendor delivers the card number and identifying code to the issuing company for authorization.
5. The issuing company checks the card's details. If the card number exists, the identifying code fits it, and the card contains the amount of money requested, the transaction is approved, and the issuing company gives an authorization for it, to the vendor.
6. The vendor notifies the customer that the transaction is authorized.

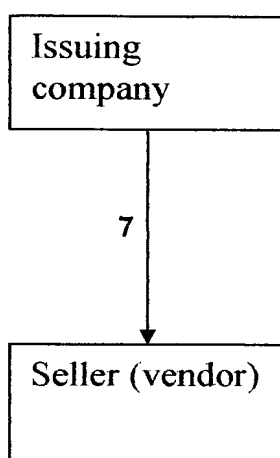


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Stage C – transferring the money to the seller/vendor

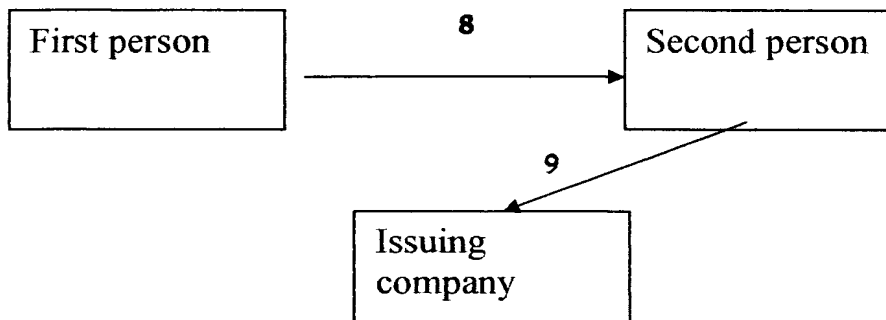
7. The transaction is already authorized. Now the issuing company delivers the money to the product's or service's vendor. This is done according to agreements between the issuing company and the vendor in a resembling way to how it is done today with regular credit cards.



Stage D – delivering card from a first person to a second person

8. The first person gives the second person the card number and the changing code (and optionally an identifying code).

9. The second person contacts the issuing company, presents the card number and changing code (and optionally an identifying code) and requests to change the card details (the card number and/or the card identifying code and/or the card changing code and/or the card holder details). Once the change is done the first person has no access to the card, and the second person is in full control of the card.



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